

Certificate of Notice Page 1 of 3  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

**DEFAULT O/E JAD**

IN RE:

GLADYS A. COX

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 14-23758 JAD

Chapter 13

Document No.: 45

FILED  
11/6/19 12:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

ORDER OF COURT

AND NOW, this 6th day of November, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

jsf

U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gladys A. Cox  
 Debtor

Case No. 14-23758-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dpas  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db  
 13923028 +Gladys A. Cox, 1240 Stanford Court, Coraopolis, PA 15108-4061  
 13923029 +AARP Chase Credit Card, P.O. Box 15123, Wilmington, DE 19850-5123  
 13923030 +Accredo, 13258 Collections Center Drive, Chicago, IL 60693-0132  
 13923031 +Amazon Chase Credit Card, P.O. Box 15153, Wilmington, DE 19886-5153  
 13923031 +American Express, P.O. Box 1270, Newark, NJ 07101-1270  
 13964664 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13923032 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)  
 13942128 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13962367 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13952999 +Citizens Auto Finance Inc., 443 Jefferson Boulevard RJW-135, Warwick, RI 02886-1321  
 13923036 +Ohio Valley General Hospital, P.O. Box 72584, Cleveland, OH 44192-0002  
 13925307 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13923038 +PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032  
 13923039 +PNC Bank Visa, P.O. Box 856177, Louisville, KY 40285-6177  
 13923037 Pay Pal Credit, P.O. Box 15658, Atlanta, GA 30348  
 13923040 +RBS Citizens, P.O. Box 7000, Providence, RI 02940-7000  
 13923041 +Sears Mastercard, P.O. Box 183082, Columbus, OH 43218-3082  
 13963535 +Township of Kennedy/Montour SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13923043 +US Airways Mastercard, P.O. Box 13337, Philadelphia, PA 19101-3337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

E-mail/PDF: rmscedi@recoverycorp.com Nov 07 2019 03:50:41  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13970257 +E-mail/Text: bncmail@w-legal.com Nov 07 2019 03:52:50 CERASTES, LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13923034 E-mail/Text: cio.bncmail@irs.gov Nov 07 2019 03:51:52 Internal Revenue Service\*\*\*,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 13923035 +E-mail/Text: bncnotices@becket-lee.com Nov 07 2019 03:51:47 Kohl's, P. O. Box 2983,  
 Milwaukee, WI 53201-2983  
 13978594 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 07 2019 03:49:44  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13960361 E-mail/Text: bnc-quantum@quantum3group.com Nov 07 2019 03:52:04  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 13944977 E-mail/PDF: rmscedi@recoverycorp.com Nov 07 2019 03:49:45  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13923042 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 07 2019 03:52:01 Talbots, P.O. Box 659617,  
 San Antonio, TX 78265-9617  
 13923044 +E-mail/Text: bankruptcydept@wyn.com Nov 07 2019 03:53:01 Wyndham, P.O. Box 98940,  
 Las Vegas, NV 89193-8940

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Montour School District  
 cr PNC BANK NATIONAL ASSOCIATION  
 cr Township of Kennedy  
 13923033 ##+Ford Service Card, P.O. Box 183015, Columbus, OH 43218-3015

TOTALS: 4, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

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Form ID: pdf900

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Montour School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Township of Kennedy jhunt@grblaw.com,  
cnoroski@grblaw.com  
Lauren M. Lamb on behalf of Debtor Gladys A. Cox  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@s  
teidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@stei  
dl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7